NOTICE OF OBJECTION TO CONFIRMATION

KINGSMEAD ASSET HOLDING TRUST C/O U.S. BANK TRUST NATIONAL ASSOCIATION has filed papers with the Court to object to the Confirmation of the Chapter 13 Plan.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the Court to object to the Confirmation of the Chapter 13 Plan, or if you want the Court to consider your views on the Objection, then on or before, you or your attorney must:

1. File with the Court an answer, explaining your position at:

Clerk U.S. Bankruptcy Court 50 Walnut Street, 3rd Floor Newark, NJ 07102

If you mail your response to the Court for filing, you must mail it early enough so that the Court will *receive* it on or before the date stated above.

You must also mail a copy to:

Phelan Hallinan Diamond & Jones, PC 400 Fellowship Road, Suite 100 Mt. Laurel, NJ 08054 MARIE-ANN GREENBERG, Trustee 30 TWO BRIDGES ROAD, SUITE 330 FAIRFIELD, NJ 07004

2. Attend the hearing scheduled to be held on 08/17/2016 in the NEWARK Bankruptcy Court, at the following address:

U.S. Bankruptcy Court 50 Walnut Street, 3rd Floor Newark, NJ 07102

If you or your attorney do not make these steps, the Court may decide that you do not oppose the relief sought in the Objection and may enter an Order granting that relief.

Date: August 30, 2016

/s/ John Schneider John Schneider, Esq. Phelan Hallinan Diamond & Jones, PC 400 Fellowship Road, Suite 100 Mt. Laurel, NJ 08054 Tel: 856-813-5500 Ext. 7367

Fax: 856-813-5501

Email: john.schneider@phelanhallinan.com

File No. 769313

Phelan Hallinan Diamond & Jones, PC 400 Fellowship Road Mt. Laurel, NJ 08054 856-813-5500 FAX Number 856-813-5501 KINGSMEAD ASSET HOLDING TRUST C/O U.S. BANK TRUST NATIONAL ASSOCIATION

In Re:

LISA PALADINO DOUGLAS PALADINO A/K/A DOUGLAS G. PALADINO UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF NEW JERSEY NEWARK VICINAGE

Chapter 13

Case No. 15-31325 - RG

Debtors

Hearing Date: 08/17/2016

The undersigned, Phelan Hallinan Diamond & Jones, PC, attorneys for Secured Creditor, KINGSMEAD ASSET HOLDING TRUST C/O U.S. BANK TRUST NATIONAL ASSOCIATION, the holder of a Mortgage on debtors' residence located at 19 CEDAR DRIVE, ROCHELLE PARK, NJ 07662-3201 hereby objects to the Confirmation of the debtors proposed Chapter 13 Plan on the following grounds:

- 1. Movant files this supplemental objection to the Debtor's Chapter 13 Plan as it has yet to file a Proof of Claim.
- 2. The Debtors' proposed Chapter 13 Plan lists Movant under Part 4, Section B and Part 7, Section B. The Debtors are attempting to strip off Movant's second lien on the subject property because they allege there is no equity above and beyond that of the first lien (also held by Movant).
- 3. Movant provides a payoff statement as of November 12, 2015, the date the Debtors' Chapter 13 petition was filed, which indicates that the total payoff figure is \$306,134.19. (Please see Exhibit "A").
- 4. On April 22, 2016, Movant obtained an appraisal of the subject property that provides a value of \$315,000.00, nearly \$10,000.00 more than that due and owed at the time of filing on the first lien. (**Please see Exhibit "B"**).

- 5. It is Movant's position that there was equity above and beyond that of the first lien at the time of filing, and this remains the case today. Accordingly, Movant opposes any attempt by the Debtors to strip the second lien off the secured property.
- 6. Movant would request that a valuation hearing be held to determine the value of the property, should one be necessary, to allow this Court to determine the appropriate price of the property. Movant objects to the Debtors' treatment of its claim and the proposed valuation of the property under 11 U.S.C. §506, and therefor is opposed to confirmation of the Debtors' Chapter 13 Plan.

WHEREFORE, KINGSMEAD ASSET HOLDING TRUST C/O U.S. BANK TRUST NATIONAL ASSOCIATION respectfully requests that the Confirmation of Debtors Plan be denied.

/s/ John Schneider John Schneider, Esq. Phelan Hallinan Diamond & Jones, PC 400 Fellowship Road, Suite 100 Mt. Laurel, NJ 08054 Tel: 856-813-5500 Ext. 7367

Fax: 856-813-5501

Email: john.schneider@phelanhallinan.com

Dated: August 30, 2016

Case 15-31325-RG Doc 59 Filed 02/30/16 Entered 02/30/16 16:42:49 Desc Main

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Last revised 8/1/15

UNITED STATES BANKRUPTCY COURT District of New Jersey

IN RE:	Douglas Paladino		Case No.:	15-31325	
	Lisa A Paladino		Judge:	RG	
		Debtor(s)	Chapter:	13	
		CHAPTER 13 PLA	N AND MOTION	S	
✓ Original ✓ Motions	Included	☐Modified/Notice R ☐Modified/No Notic		✓ Discharge Sought □ No Discharge Sought	
Date:1	2/14/2015				
		THE DEBTOR HAS FILE CHAPTER 13 OF THE	_		

YOUR RIGHTS WILL BE AFFECTED.

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. **This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice.**

YOU SHOULD FILE A PROOF OF CLAIM BY THE DEADLINE STATED IN THE NOTICE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN THAT MAY BE CONFIRMED, EVEN IF THE PLAN REFERS TO YOUR CLAIM

Part 1: Payment and Length of Plan	
a. The Debtor shall pay \$175.00 M on December 1, 2015 for approximately 36	onthly to the Chapter 13 Trustee, starting months.
	yments to the Trustee from the following sources: Inding (describe source, amount and date when funds are

Case 15-31325-RG Doc 59 Filed 02/30/16 Entered 02/30/16 16:42:49 Desc Main Document Prage 20f43

c. Use of	real property to satisfy pla Sale of real property Description:	-			
	Proposed date for co	·			
	Description: Proposed date for co	ompletion:			
✓	Loan modification wit Description:19 Cedar I Proposed date for co		e encumberi		
d.	loan modification.	mortgage payment wi		-	
e. 🗆	Other information that	at may be important re	lating to the	payment and ler	ngth of plan:
Part 2: Adequat	e Protection				
	ate protection payments w	vill be made in the am	ount of ¢	to be paid to the	Chapter 12
	ursed pre-confirmation to		ount or \$	_ to be paid to the	e Chapter 13
	ate protection payments w of the Plan, pre-confirmat		ount of \$	to be paid direct	ly by the
Part 3: Priority	Claims (Including Admin	nistrative Expenses)			
All allowed	d priority claims will be pai	id in full unless the cre	ditor agrees	s otherwise:	
Creditor		Type of Priority			Amount to be Paid
Scura, Wigfield, Hey	er & Stevens, LLP	Attorney Fees		the court	be determined by after the filing of a tal fee application.
Part 4: Secured	Claims				• •
a. Curin	g Default and Maintainir	ng Payments			
	or shall pay to the Trusted e Debtor shall pay directly ng as follows:				
			Interest		Regular Monthly
Creditor	Collateral or Type of	<u>Debt</u> <u>Arrearag</u>	Rate on Arrearage		Payment (Outside Plan)
Roundpoint Mortga	ge 19 Cedar Drive, Roc Park, NJ	chelle \$51,711.5		Arrears to be cured via loan modification	\$1,583.45 + taxes and insurance
b. Modi	ication				

1.) The Debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in

Case 15-31325-RG Doc 59 Filed 02/30/16 Entered 02/30/16 16:42:49 Desc Main Document Page 73 of 43

Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior	Value of Creditor Interest in	Annual Interest Rate	Total Amount to Be Paid
	0.0000000000000000000000000000000000000			Liens	Collateral		
Roundpoint Mortgage Servicing Corp. (2nd mortgage)	19 Cedar Drive Rochelle Park, NJ 07662	26,215.79	279,000.00	First Mortgage Roundpoint Mortgage Servicing Corp 303,379.42	No value	N/A	0.00
New Century Financial Service	19 Cedar Drive Rochelle Park, NJ 07662	\$500	279,000.00	\$303,379.42	No value	N/A	0.00
Englewood Hospital	19 Cedar Drive Rochelle Park, NJ 07662	\$1,719.00	279,000.00	\$303,379.42	No value	N/A	0.00
FIA Card Services	19 Cedar Drive Rochelle Park, NJ 07662	\$2,318.00	279,000.00	\$303,379.42	No value	N/A	0.00
AA Chem Dry of North Jersey	19 Cedar Drive Rochelle Park, NJ 07662	\$4,136.40	279,000.00	\$303,379.42	No value	N/A	0.00
Hackensack University Medical Center	19 Cedar Drive Rochelle Park, NJ 07662	\$2,333.79	279,000.00	\$303,379.42	No value	N/A	0.00
Orthopedic Specialists of NJ (DJ-222113-11)	19 Cedar Drive Rochelle Park, NJ 07662	\$1,245.00	279,000.00	\$303,379.42	No value	N/A	0.00
Orthopedic Specialists of NJ (DJ-222118-11)	19 Cedar Drive Rochelle Park, NJ 07662	\$1,245.00	279,000.00	\$303,379.42	No value	N/A	0.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

c. Surrender

Upon confirmation, the stay is terminated as to surrendered collateral. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
-NONE-			

d. Secured Claims Unaffected by the Plan

The following secured claims are unaffected by the Plan:

Creditor -NONE-

Case 15-31325-RG Doc 59 Filed 02/30/16 Entered 02/30/16 16:42:49 Desc Main Document Page 40f/43

e. Secured	Claims to be pa	aid in fu	ıll thr	ough the Plan	1				
Creditor			Collat				Total Amo	unt to be Paid t	hrough the Plan
-NONE-									
Part 5: Unse	ocured Claims								
a. No x b. Se Creditor -NONE-	Not les	ss than sets than sets district the sets and less than sets that s	\$ period per	to be distributed ercent on from any remulared Claims should be parate Classificated by the control of the cont	ed <i>pro rata</i> naining fur all be trea ation	a nds ated as Treatme	follows: ent	An	nount to be Paid
Creditor		Nat	ure of	Contract or Lease		Treatme	ent by Debtor		
-NONE-							-		
Part 7: Moti	ons								
with local fo D.N.J. LBR 3 transmittal r	ans containing rm, Notice of C 8015-1. A Certif notice are serve otion to Avoid I	hapter ication ed. _iens u	13 P of Se	lan Transmitta ervice must be 11 U.S.C. Sec	al, within e filed wit tion 522(1	the time the C	ne and in t Clerk of Co	he manner s	set forth in
Creditor	Nature of Collateral	Type of		Amount of Lien	Value Collate	of	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
The D	otion to Avoid lebtor moves to the Part 4 above:	reclass		-			and to voi	d liens on co	llateral
Creditor	ortana Saminina	Corn	Collat	eral edar Drive			An	nount of Lien to	be Reclassified
(2nd mortgage)	ortgage Servicing	corp.		edar Drive elle Park, NJ 076	62				ALL
	inancial Service		19 Ce	edar Drive elle Park, NJ 076					ALL
Englewood Ho	spital		19 Ce	edar Drive elle Park, NJ 076					ALL
FIA Card Service	ces		19 Ce	dar Drive					ALL
AA Chem Dry o	f North Jersey		19 Ce	elle Park, NJ 076 edar Drive elle Park, NJ 076					ALL

Case 15-31325-RG Doc 59 Filed 02/30/16 Entered 02/30/16 16:42:49 Desc Main Document Prage 5 of 43

		2		
Hackensack University Medical Center	er 19 Cedar Drive Rochelle Park, NJ 07	662		ALL
Orthopedic Specialists of NJ	19 Cedar Drive			ALL
(DJ-222113-11) Orthopedic Specialists of NJ	Rochelle Park, NJ 07 19 Cedar Drive	662		ALL
(DJ-222118-11)	Rochelle Park, NJ 07	662		ALL
c. Motion to Partially Venezatially Unsecured.	oid Liens and Reclas	sify Under	lying Claims as Part	ially Secured and
The Debtor moves to rect to void liens on collateral consist		iims as par	tially secured and par	tially unsecured, and
			Amount to be Deemed	Amount to be Reclassified as
Creditor	Collateral		Secured	Unsecured
-NONE-				
Part 8: Other Plan Provisions				
b. Payment Notices Creditors and Lessors procoupons to the Debtor notwithsta c. Order of Distribution The Trustee shall pay allow 1) Trustee Concept 2) Other Adminismos Secured Claim Lease Arreara 5) Priority Claims 6) General Unsecuted Claims d. Post-petition claims	anding the automatic standing the automatic standing the automatic standing the following strative Claims are standing s	ay.		nary notices or
The Trustee ☐ is, 🕢 is no 1305(a) in the amount filed by th	. , .	•	claims filed pursuant t	o 11 U.S.C. Section
Part O : Madification				
Part 9: Modification If this plan modifies a pla	n nreviously filed in this	s case com	onlete the information	helow
Date of Plan being modified:		, Jugo, John	ipioto trio irriorination	DOIOW.
Explain below why the Plan is be	eing modified.	Explain be	elow how the Plan is I	peing modified
Are Schedules I and J being filed Plan?	d simultaneously with th	 nis modified	d □ Yes	□ No
Part 10: Sign Here				
The debtor(s) and the att	orney for the debtor (if	any) must	sign this Plan.	

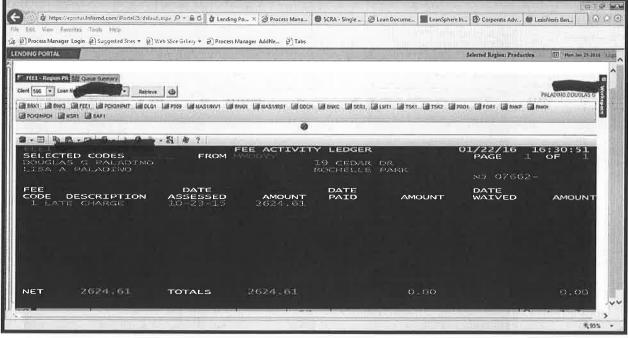
Case 15-31325-RG Doc 59 Filed 02/30/16 Entered 02/30/16 16:42:49 Desc Main Document Plage 16 of 63

Date	December 14, 2015	/s/ Christopher Balala
		Christopher Balala
		Attorney for the Debtor
I certify	under penalty of perjury tha	at the foregoing is true and correct.
Date:	December 14, 2015	/s/ Douglas Paladino
		Douglas Paladino
		Debtor
Date:	December 14, 2015	/s/ Lisa A Paladino
Date:	December 14, 2015	/s/ Lisa A Paladino Lisa A Paladino

Case 15-31325-RG Doc 59 Filed 08/30/16 Entered 08/30/16 16:45:47 Desc Main Document Page 11 of 43

EXHIBIT "A"





Case 15-31325-RG Doc 59 Filed 08/30/16 Entered 08/30/16 16:45:47 Desc Main Document Page 13 of 43

EXHIBIT "B"

File No.

APPRAISAL OF



LOCATED AT:

19 Cedar Drive Rochelle Park, NJ 07662

FOR:

RoundPoint Financial Group, Inc. 5032 Parkway Plaza Boulevard Charlotte, NC 28217

BORROWER:

Douglas Paladino

AS OF:

April 22, 2016

BY:

Kathleen Loughran

	File No.
RoundPoint Financial Group, Inc.	
5032 Parkway Plaza Boulevard Charlotte, NC 28217	
File Number:	
In accordance with your request, I have appraised the real property at:	
19 Cedar Drive Rochelle Park, NJ 07662	
The purpose of this appraisal is to develop an opinion of the market value of the subject The property rights appraised are the fee simple interest in the site and impr	ovements.
In my opinion, the market value of the property as of April 22, 2016	is:
\$315,000 Three Hundred Fifteen Thousand Dollars	
The attached report contains the description, analysis and supportive data final opinion of value, descriptive photographs, limiting conditions and approximately approxim	for the conclusions priate certifications
1/ \	
Xuetle Com	
Kathleen Loughran	

Case 15-31325-RG Doc 59 Filed 08/30/16 Entered 08/30/16 16:45:47 Desc Main DdcughentAppraRageL16 of 43

Uniform Residential Appraisal Report

File No.

Th		nary appraisal report is t	to provide the lender/			y supported,				
	Property Address 19 Ce				Rochelle Park	- 0 0 1 :-			Zip Code 0766 2	2
	Borrower Douglas Pa	84.02 Lot: 15		r of Public Record Pa Imp:\$147,200	iladino, Dougla	S G. & LIS	a Co	unty Berg	gen	
		00084-0002-00015			Year 2015		D. [Toyoo¢	7 766	
	Neighborhood Name Ro)		Reference HAG	11 11 10		E. Taxes \$	0500.00	
S	Occupant X Owner		Cnoci		Reference HAG			nsus Tract		nor month
SUBJEC.		Tenant Vacant		al Assessments \$ 0		P	UD HOA \$ 0		per year	per month
\mathbb{S}	Property Rights Appraised			er (describe)	0					
			Refinance Transaction			1	-#- NO 000	47		
		oint Financial Grou		ess 5032 Parkwa						
		rently offered for sale or ha			rior to the effective da	te of this appr	aisal?Y	es XN	0	
	Report data source(s) use	d, offering price(s), and dat	ie(s). New Jersey	MLS						
	Ididdid not an	alyze the contract for sale f	for the subject purchase	transaction. Explain the	e results of the analysi	is of the contra	act for sale or why	the analysi	is was not perform	ed.
Ş										
꾭	Contract Price \$	Date of Contr			the owner of public re			Data Sourc		
CONTRACT	-	stance (loan charges, sale o	-	npayment assistance, e	tc.) to be paid by any	party on beha	If of the borrower?	, \Box	Yes No	
Ö	If Yes, report the total dollar	ar amount and describe the	items to be paid.							
		al composition of the neig	hborhood are not app							
		od Characteristics		One-Unit Housi	<u> </u>		One-Unit Hou	sing	Present Land	d Use %
		X Suburban Rural	Property Values	Increasing		Declining	PRICE	AGE	One-Unit	70 %
	Built-Up X Over 75%	25-75% Under	25% Demand/Supply	/ Shortage	X In Balance C	Over Supply	\$(000)	(yrs)	2-4 Unit	20 %
BORHOOD	Growth Rapid	X Stable Slow	Marketing Time	X Under 3 mths	3-6 mths 0	Over 6 mths	300 Low	15	Multi-Family	%
윘	Neighborhood Boundaries	Subject property			orth, by Maywo	od to	400 High		Commercial	10 %
Q	-	ne south and by Sa			, . <u>,</u>		325 Pred.	55		%
EHB B		Various homes c			Park with most	maior an				
읦		and transportation								,,,
Z	Ochools, shopping	dia transportation	raic ficalby. Itt.	17, Interstate oc	a Garacii Gla	to i aikwe	ay are within	2 1111100.		
	Market Conditions (includi	ng support for the above co	anclusions) See 100	04 MC addendu	m					
	Warker Conditions (includi	ing support for the above et	onclusions) Occ 100	5+ MO addenda	11.					
	Dimensions 50 X 100		Area 50 0)1 ef	Shano 11	Acres / F	Rectangular	Viow N:	Res:Res	
	Specific Zoning Classificat			scription Single Fa			Rectarigular	view iv,	1165,1165	
					$\overline{}$					
			onforming (Grandfathere							
	Is the highest and best use	e of the subject property as	improved (or as propose	ed per plans and specit	ications) the present ι	use? (X	Yes No	If No, desc	ribe.	
	Utilities Public	Other (describe)			Other (describe)		Off-site Improve			c Private
ШΕ	Electricity X	Other (describe)	Water	X	Other (describe)		Street Macad		Type Public	c Private
SITE	Electricity X Gas X		Sanitary Se	wer X			Street Macad	lam	X	
	Electricity X Gas X FEMA Special Flood Haza	ard Area X Yes N	Sanitary Se No FEMA Flood Zone	wer X	FEMA Map # 34	003C018	Street Macad	lam		
	Electricity X Gas X FEMA Special Flood Haza Are the utilities and off-site	ard Area X Yes N	Sanitary Se No FEMA Flood Zone he market area?	wer X e AE Yes No If N	FEMA Map # 34 o, describe.		Street Macad Alley None 7G FEM	lam NA Map Dat	X 	
	Electricity X Gas X FEMA Special Flood Haza Are the utilities and off-site Are there any adverse site	ard Area X Yes N e improvements typical for t	Sanitary Se No FEMA Flood Zone he market area? X ors (easements, encroac	wer X e AE Yes No If No.	FEMA Map # 34 o, describe.	s, etc.)?	Street Macad Alley None 7G FEM Yes X No	Iam //A Map Dat If Yes, d	te 09/30/2005	e were
	Electricity X Gas X FEMA Special Flood Haza Are the utilities and off-site Are there any adverse site no apparent adver	ard Area X Yes N e improvements typical for t e conditions or external factorse easements or e	Sanitary Se No FEMA Flood Zone he market area? X ors (easements, encroac	wer X e AE Yes No If No.	FEMA Map # 34 o, describe.	s, etc.)?	Street Macad Alley None 7G FEM Yes X No	Iam //A Map Dat If Yes, d	te 09/30/2005	e were
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	Electricity X Gas X FEMA Special Flood Haza Are the utilities and off-site Are there any adverse site no apparent adver from the town tax GENERAL D	ard Area X Yes N e improvements typical for the conditions or external factors e easements or e maps. DESCRIPTION	Sanitary Se No FEMA Flood Zone he market area? X ors (easements, encroac ncroachments vis	wer X wer X e AE Yes No If	FEMA Map # 34 o, describe. conditions, land uses aiser. A survey	s, etc.)? (was not s	Street Macad Alley None 7G FEN Yes X No upplied and a	Idam MA Map Dat If Yes, d all dime	ke 09/30/2005 elescribe. There ensions were to material	e were taken
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Case 15-31325-RG Doc 59 Filed 08/30/16 Entered 08/30/16 16:45:47 Desc Main DdcughentAppraRageL17 of 43

Uniform Residential Appraisal Report

File No.

					ject neighborhood rang				400,00		
					ast twelve months ran	$\overline{}$		310,000	to \$ 39		
FEATURE		SUBJECT	1		E SALE NO. 1		MPARABLE .				LE SALE NO. 3
19 Cedar Drive			44 Ceda				sser Drive			th Drive	
Address Rochelle Pa	ırk, NJ	07662			NJ 07662		e Park, N	J 07662			NJ 07662
Proximity to Subject			0.08 mile	es NE		0.12 mi	les NW		0.23 mi	iles NW	
Sale Price	\$				\$ 307,000		\$	335,000			\$ 300,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 202.5			\$ 222.			\$ 235.		
Data Source(s)			NJMLS #	#15356	51;DOM 160	NJMLS	#154082	5;DOM 20	NJMLS	#15355	08;DOM 37
Verification Source(s)			NJ Tax r	ecords		NJ Tax	records		NJ Tax	records	
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCR	RIPTION	+(-) \$ Adjustment	DESC	RIPTION	+(-) \$ Adjustment	DESC	RIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth		0	ArmLth		0	ArmLth		0
Concessions			FHA;0		0	Conv;0		0	Conv;0		0
Date of Sale/Time			s04/16;c	:02/16		s12/15;	c10/15		s12/15;	c10/15	
Location	N;Res	s:Res	N;Res;R			N;Res;F			N;Res;		
Leasehold/Fee Simple	Fee S		Fee Sim			Fee Sin			Fee Sir		
Site	5001		6477 sf	p.0	0	5502 sf		0	6050 sf		0
View	N;Res		N;Res;R	<u> </u>		N;Res;F			N;Res;		
Design (Style)		Split Level	DT2;Spli				Cape Cod	0		Cape Co	od 0
Quality of Construction	Q4	opiii Levei	Q4	IL LEVE		Q4	Jape Cou	-	Q4	Jape Co	0
	56		56			67		0	70		0
Actual Age								1			-
Condition	C4	1	C4			C4		+	C4	_	
Above Grade	Total Bdi		Total Bdrms.	Baths	+	Total Bdrms	Baths		Total Bdrms		0.500
Room Count	7 3	3 1.1	7 3	1.1		7 3	2.1	-5,000	7 4	1.0	2,500
Gross Living Area 50	000	1,475 sq. ft.	1	,516 sq.			1,508 sq. ft		1	1,276 sq.	
Basement & Finished	600sf	Ustwu	650sf500		-5,000	1	stin	0	500sf0s	stin	0
Rooms Below Grade			1rr0br0.0		0				ļ		
Functional Utility	Avera		Average			Average			Averag		
Heating/Cooling	Fwa/0	Gas/Cac	Fwa/Gas	s/Cac		Fwa/Ga	ıs/Cac		Fwa/Ga	as/None	5,000
Energy Efficient Items	None		None			None			None		
Garage/Carport	1gbi1	dw	1gbi1dw			1ga1dw	1	0	1ga1dv	٧	0
Porch/Patio/Deck	Deck		Patio		0	Deck			Patio		0
Flood Zone	Flood	Zone AE	Flood Zo	ne AE		Flood Z	one AE		Flood Z	one AE	
Net Adjustment (Total)				X -	\$ 7,050		X - \$	6,650	X +	<u> </u>	\$ 17,450
Adjusted Sale Price			Net Adj.	-2.3%	,,,,,,,	Net Adj.	-2.0%	0,000	Net Adj.	5.8%	* 17,100
of Comparables			Gross Adj.		\$ 299,950	1 '	2.0% \$	328,350	Gross Adj.		\$ 317,450
	conrob the	a a la artranafar h							Giuss Auj.	3.070	\$ 317, 1 30
I X did did not res	Search the	e sale of transfer f	listory of the si	ubject prop	perty and comparable s	saies. II not, e	ехріані <u>Э</u>	ee addendum.			
My research did X Data source(s) NJ Tax	did not r	eveal any prior sa ds eveal any prior sa	les or transfer	s of the su	bject property for the ti	nree years pr	ior to the effe	ctive date of this appr			
My research did X Data source(s) NJ Tax My research did X	did not r record did not r	eveal any prior sa ds eveal any prior sa ds	les or transfer les or transfer	s of the su	bject property for the ti	nree years pr year prior to	ior to the effe	ctive date of this appr	sale.	age 3).	
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My research did X Data source(s) NJ Tax My research did X Data source(s) NJ Tax Report the results of the res ITEM Date of Prior Sale/Transfer	did not r record did not r record search an	eveal any prior sa ds eveal any prior sa ds d analysis of the p	les or transfer les or transfer vrior sale or tra BJECT	rs of the su	bject property for the ti mparable sales for the ory of the subject prope	year prior to rty and comp	the date of sa	ctive date of this apportance of the comparable (report additional price)	or sales on p		
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File No.

Uniform Residential Appraisal Report

Sales Comparison Analysis-	
Site Adjustment- Based on \$10,000 per acre/\$.23 per sq. ft. (rounded) on com	•
Age/Condition Adjustment - Subject and comps #1, 2, 3, 4 & 5 have an effective adjustment utilized. MLS description of comp #6 'totally renovated'.	e age of 15 years. Comp #6 has an effective age of 10 years. A 5% condition
Sq. ft. of comps #3 & 5 not within 10% of subject's. However, best comparables	s available at time of appraisal
Gross living area adjustment is based on \$50 per sq.ft. on all comparables.	Catamas Catama
ADJUSTMENT COMMENTS -	
Adjustments used in this report are based on market area sales, when possible	•
appraiser experience. Bath were adjusted for \$5,000 full and \$2,500 for hair bath. Sq. Ft. as reported on all comparables are approximate and considered to b	th. Adjustments were not made for bedroom counts due to adjusting for overall sq.
11. Oq. 1 t. as reported on all comparables are approximate and considered to b	to as accurate as possible from the source utilized.
COMPARABLE DATA SEARCH	
The initial comparable sale search focused on sales, listings, and pending sale	s with transaction dates within the past 4 months, located within 1 mile from the
subject, within 200 sq. ft. above grade GLA, similar site size, similar age and st	
were considered comparable. The search parameters were then expanded to characteristics. Using the expanded search parameters a total of 5 additional parameters as total of 5.	
Characteristics. Osing the expanded search parameters a total of 3 additional p	properties were round and 6 were included in the Sales Companson Approach.
Ownership Information - Paladino has owned subject property since 4/21/1997	and paid \$185,000 as per NJ tax records.
	rea in the last 6 - 12 months. The appraiser's office is approximately 15 miles from
the subject. Data sources used for this report are the New Jersey MLS, NJ tax	records, Real Quest web site, njactb.org and Bergen County Full tax report.
The analysis, opinions and conclusions were developed based on, and this rep	ort has been prepared in conformance with, my interpretation of the guidelines and
recommendations set forth in the Uniform Standards of Professional Appraisal	· · · · · · · · · · · · · · · · · · ·
Standards of Professional Appraisal Practice of the Appraisal Institute. It also c	
· · · · · · · · · · · · · · · · · · ·	completed in accordance with USPAP standards. This appraisal report is intended
for use by the lender/client and/or their assigns for a mortgage finance transact	ion only.
This report is not intended for any other use.	
AIR Statement -	
No employee, director, officer, or agent of the lender, or any other third party ac	ting as joint venture partner, independent contractor, appraisal management
company, or partner on behalf of the lender, shall influence or attempt to influer	nce the development, reporting, result, or review of an appraisal through coercion,
extortion, collusion, compensation, instruction, inducement, intimidation, bribery	•
	t as identified on the first page of the report), borrower, or designated contact to
make an appointment to enter the property. I agree to immediately report any ur	nauthorized contacts either personally by phone or electronically to ClearCapital.
	JE (not required by Fannie Mae)
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Case 15-31325-RG Doc 59 Filed 08/30/16 Entered 08/30/16 16:45:47 Desc Main Document Page 19 of 43

Loughran Appraisals, LLC

Uniform Residential Appraisal Report

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
- The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Freddie Mac Form 70 March 2005

Page 4 of 6

Case 15-31325-RG Doc 59 Filed 08/30/16 Entered 08/30/16 16:45:47 Desc Main Document Page 20 of 43

Loughran Appraisals, LLC

Uniform Residential Appraisal Report

File No.

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise
- I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

Case 15-31325-RG Doc 59 Filed 08/30/16 Entered 08/30/16 16:45:47 Desc Main Document Page 21 of 43

Loughran Appraisals, LLC

Uniform Residential Appraisal Report

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Name Kathreen Loughran	Signature
Company Name Loughran Appraisals, LLC	Name
Company Address 5 Navajo Avenue	Company Name Company Address
Ramsey, NJ 07446	
Telephone Number 201-723-2708	Telephone Number
Email Address loughranappraisr@aol.com	Email Address
Date of Signature and Report 04/24/2016	Date of Signature
Effective Date of Appraisal 04/22/2016	State Certification #
State Certification # 42RC00246800	or State License #
or State License #	State
or State License # or Other (describe) State #	State Expiration Date of Certification or License
State NJ	
Expiration Date of Certification or License 12/31/2017	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
19 Cedar Drive	Did not inspect subject property
Rochelle Park, NJ 07662	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 315,000	Did inspect interior and exterior of subject property Date of Inspection
LENDER/CLIENT	•
Name ClearCapital	COMPARABLE SALES
Company Name RoundPoint Financial Group, Inc.	Did not inspect exterior of comparable sales from street
Company Address 5032 Parkway Plaza Boulevard	Did inspect exterior of comparable sales from street
Charlotte, NC 28217	Date of Inspection
Email Address	

Case 15-31325-RG Doc 59 Filed 08/30/16 Entered 08/30/16 16:45:47 Desc Main DdcoughentAppraRatgeL22 of 43

Uniform Residential Appraisal Report

File No.

FEATURE		SUBJECT	CC	ΜΡΔΡΔΕ	RIFS	SALE NO 4	COM	ΛΡΔΡΔRΙ F	SALENO 5		COMPARABLE	SALENO 6
19 Cedar Drive		3000101	COMPARABLE SALE NO. 4 45 Berdan Street			COMPARABLE SALE NO. 5 2 Eldorado Court			25 Cedar Drive			
Address Rochelle Pa	rk NII	07662	Rochelle Park, NJ 07662			Rochelle Park, NJ 07662			Rochelle Park, NJ 07662			
	IK, INJ	07002	0.16 miles SW			0.08 miles NW			0.03 miles NW			
Proximity to Subject			0.16 1111	ies sv		245 000	0.06 111116		245,000			240.000
Sale Price	\$	0.00		10	\$	315,000			345,000		\$	349,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.					\$ 194.9		22 2014 222		6.77 sq. ft.	50 0014 50
Data Source(s)						;DOM 48	1	f15333t	62;DOM 209			59;DOM 50
Verification Source(s)			NJ tax ı				NJMLS			NJML		
VALUE ADJUSTMENTS	DE	ESCRIPTION		RIPTION		+(-) \$ Adjustment	DESCRI	IPTION	+(-) \$ Adjustment		SCRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth				Listing			Listin	g	0
Concessions			FHA;0			0	;0		0			0
Date of Sale/Time			s07/15;				c03/16		-13,800			-13,960
Location		s;Res	N;Res;F				N;Res;Re			N;Re		
Leasehold/Fee Simple		Simple	Fee Sin				Fee Simp				Simple	
Site	5001		5000 sf			0	10600 sf		-1,000			0
View		s;Res	N;Res;F				N;Res;Re				s;Res	
Design (Style)	DT2;	Split Level	DT1.5;0	Cape C	od	0	DT2;Split	t Level			Split Level	
Quality of Construction	Q4		Q4				Q4			Q4		
Actual Age	56		61			0			0			
Condition	C4		C4				C4			C2		-17,450
Above Grade	-	Irms. Baths	Total Bdrms	. Baths	S		Total Bdrms.	Baths		Total Bo		
Room Count	7	3 1.1	7 4	2.0)	-2,500	8 3	2.0	-2,500	7	3 2.0	-2,500
Gross Living Area 50		1,475 sq. ft.		1,429 s	q. ft.	2,300		770 sq.	ft14,750		1,474 sq. f	ft. 50
Basement & Finished	600s	f0sfwu	900sf0s			0	650sf0sfv			450st		0
Rooms Below Grade												
Functional Utility	Avera	age	Average	e			Average			Avera	age	
Heating/Cooling		Gas/Cac	Fwa/Ga				Hwbb/Ga	as/Cac	0		Gas/Cac	
Energy Efficient Items	None		None				None			None		
Garage/Carport	1gbi1	dw	2dw			5,000	2ga4dw		-5,000			0
Porch/Patio/Deck	Deck		Patio				Patio/De	ck	-3,000			
Flood Zone	Flood	Zone AE	Flood Z	one AE			Flood Zo	ne AE	,		Zone AE	
Net Adjustment (Total)			X +		\$	4,800	+	X - 9	40,050	+	X - \$	33,860
Adjusted Sale Price			Net Adj.	1.5%			Net Adj1	11.6%		Net Adj	9.7%	
of Comparables			Gross Adj.	3.1%	\$	319,800	Gross Adj.	11.6%	304,950	Gross A	dj. 9.7% \$	315,140
ITEM		SU	BJECT			COMPARABLE SA	LE NO. 4	COI	MPARABLE SALE NO	. 5	COMPARA	BLE SALE NO. 6
Date of Prior Sale/Transfer												
Pale of Lind Sale/ Hallslet												
Price of Prior Sale/Transfer												
Thick of thoi Said Hansici		NJ Tax reco	ords			MLS #1519866	6		S #1533362		NJMLS #16	607859
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Case 15-31325-RG Doc 59 Filed 08/30/16 Entered 08/30/16 16:45:47 Desc Main DocumentAppræsigeL23 of 43

Uniform Appraisal Dataset Definitions

Condition Ratings and Definitions

C1 The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

"Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2 The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

*Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3 The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

*Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

*Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5 The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

*Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6 The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

*Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

- Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.
- Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.
- Q3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.
- Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.
- Q5 Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.
- Q6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical /functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

The number of full and half baths is reported by separating the two values by a period. The full bath is represented to the left of the period. The half bath count is represented to the right of the period. Three-quarter baths are to be counted as a full bath in all cases. Quarter baths (baths that feature only toilet) are not to be included in the bathroom count.

Case 15-31325-RG Doc 59 Filed 08/30/16 Entered 08/30/16 16:45:47 Desc Main DocumentAppra 124 of 43

Uniform Appraisal Dataset Definitions

Abbreviations Used in Data Standardization Text Full Name Full Name Abbrev. Abbrev. Appropriate Fields Appropriate Fields Area, Site Interior Only Stairs Basement & Finished Rooms Below Grade AdjPrk Landfill Adjacent to Park Lndfl Location Location Adjacent to Power Lines Limited Sight AdjPwr Location LtdSght View Listing Sale or Financing Concessions Α Adverse Location & View Listina ArmLth Arms Length Sale Sale or Financing Concessions MR Mid-Rise Structure Design(Style) ΑТ Attached Structure Design(Style) Mtn Mountain View Rathroom(s) Basement & Finished Rooms Below Grade Location & View ba Neutral Bedroom Basement & Finished Rooms Below Grade NonArm Non-Arms Length Sale Sale or Financing Concessions br Beneficial Location & View Garage/Carport В Open op BsyRd **Busy Road** Other Basement & Finished Rooms Below Grade Location Design(Style) Garage/Carport 0 Other Carport Ср Cash Cash Sale or Financing Concessions Prk Park View View CtySky City View Skyline View View Pstrl Pastoral View View City Street View CtyStr View Pwrl n Power Lines View Commercial Influence PubTrn **Public Transportation** Comm Location Location Contracted Date Date of Sale/Time Recreational (Rec) Room Basement & Finished Rooms Below Grade Conv Conventional Sale or Financing Concessions Relo Relocation Sale Sale or Financing Concessions Sale or Financing Concessions Covered REO REO Sale Garage/Carport CV CrtOrd Court Ordered Sale Sale or Financing Concessions Res Residential Location & View DOM Days On Market Data Sources Row or Townhouse Design(Style) RH Rural Housing - USDA DT **Detached Structure** Design(Style) Sale or Financing Concessions SD Semi-detached Structure Design(Style) dw Driveway Garage/Carport Estate Sale Sale or Financing Concessions Settlement Date Date of Sale/Time Estate **Expiration Date** Date of Sale/Time Short Short Sale Sale or Financing Concessions Federal Housing Authority Square Feet Area, Site, Basement FHA Sale or Financing Concessions sf Garage Garage/Carport sqm Square Meters Area, Site, Basement g Garage - Attached Garage/Carport Unk Unknown Date of Sale/Time ga VA Veterans Administration Sale or Financing Concessions gbi Garage - Built-in Garage/Carport Basement & Finished Rooms Below Grade gd Garage - Detached Garage/Carport wo Walk Out Basement Design(Style) GR Garden Structure Walk Up Basement Basement & Finished Rooms Below Grade wu GlfCse Golf Course Location WtrFr Water Frontage Location Glfvw Golf Course View Wtr Water View View View HR High Rise Structure Design(Style) Withdrawn Date Date of Sale/Time W Ind Industrial Location & View Woods Woods View Other Appraiser-Defined Abbreviations Abbrev. Full Name Appropriate Fields Abbrev. Full Name Appropriate Fields

Case 15-31325-RG Doc 59 Filed 08/30/16 Entered 08/30/16 16:45:47 Desc Main DocumentAppragge 125 of 43

Market Conditions Addendum to the Appraisal Report File

The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and con	iditions prevalent in	ine subject neighbo	11100u. 1	
addendum for all appraisal reports with an effective date on or a Property Address 19 Cedar Drive	fter April 1, 2009.	City Roch	nelle Park		State NJ Zip C	ode 07	662
Borrower Douglas Paladino		City 110CI	iche i ark		State 140 Zip C	oue Or	002
Instructions: The appraiser must use the information require	ed on this form as the	basis for his/her concl	usions, and must provi	ide support for those	e conclusions, regar	ding ho	using trends and
overall market conditions as reported in the Neighborhood section							
analysis as indicated below. If any required data is unavailable				-			
provide data for the shaded areas below; if it is available, however, median, the appraiser should report the available figure and identification.							-
that would be used by a prospective buyer of the subject prope	,	•					, ,
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	3 3Cd30Hdi Hidi KCt3	Overall Trend	IOICCIOS	surcs, ctc.
Total # of Comparable Sales (Settled)	4	3	3	Increasing	X Stable		Declining
Absorption Rate (Total Sales/Months)	0.67	1.00	1.00	Increasing	X Stable		Declining
Total # of Comparable Active Listings	15	10	10	Declining	X Stable		Increasing
Months of Housing Supply (Total Listings/Ab.Rate) Median Sale & List Price, DOM, Sale/List %	22.39 Prior 7-12 Months	10.00 Prior 4-6 Months	10.00 Current - 3 Months	Declining	X Stable Overall Trend		Increasing
Median Comparable Sale Price	310,000	378,000	366,000	Increasing	X Stable		Declining
Median Comparable Sales Days on Market	37	102	79	Declining	X Stable		Increasing
Median Comparable List Price	322,000	393,000	387,000	Increasing	X Stable		Declining
Median Comparable Listings Days on Market	154	50	42	Declining	X Stable		Increasing
Median Sale Price as % of List Price	96.00%	96.00%	96.00%	Increasing	X Stable		Declining
Seller-(developer, builder, etc.)paid financial assistance prevaler				Declining	X Stable		Increasing
Explain in detail the seller concessions trends for the past 12 m							
Seller concession information is not available					S. These cond	essio	ns are not
common to the area. The appraiser used ave	erage price whei	n median price	was not availabl	e.			
Are foreclosure sales (REO sales) a factor in the market?	Yes X No If	uos ovnlain (including	the trends in listings a	nd sales of forecles	od proportios)		
Although some foreclosure properties have b			-			th trai	nsactions
7 titilough some foreclosure properties have b	occii sola di arc	available iii ivo	onelle i alk moe	or the sales	are arms leng	ur ua	isactions.
Cite data sources for above information. The data source	e is New Jersey	MLS.					
-							
Summarize the above information as support for your conclusions	-			-	litional information	, such a	s an analysis of
pending sales and/or expired and withdrawn listings, to formulate	e your conclusions, pro	ovide both an explana	tion and support for you	ur conclusions.			
pending sales and/or expired and withdrawn listings, to formulate The above information supports my conclusion	e your conclusions, pro ons in the Neigh	ovide both an explana aborhood sectio	tion and support for you	ur conclusions. al report. No p	ending sales		
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Case 15-31325-RG DOUBSECTREO DOUBS PAIR DOUB Case No.: Property Address: 19 Cedar Drive State: NJ Zip: 07662 City: Rochelle Park Lender: RoundPoint Financial Group, Inc.



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: April 22, 2016 Appraised Value: \$ 315,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

Case 15-31325-RG Doc 59 Filed 08/30/16 Entered 08/30/16 16:45:47 Desc Main

Borrower: Douglas Paladino Document Page 27 of 43 File No.:

City: Repoble Page

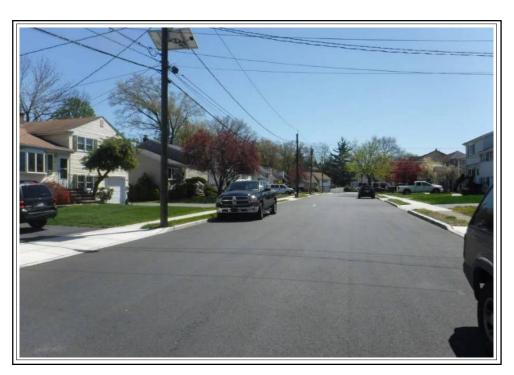
City: Rep State: NJ Zip: 07662 City: Rochelle Park Lender: RoundPoint Financial Group, Inc.



Left Side of Subject



Right Side of Subject



Opposite View of Street

Case 15-31325-RG Doc 59 File Tolly 6/16 or Page 28 of 43 File No.:

Property Address: 19 Cedar Drive Case No.: Property Address: 19 Cedar Drive City: Rochelle Park Zip: 07662 State: NJ

Lender: RoundPoint Financial Group, Inc.



Kitchen



Living Room

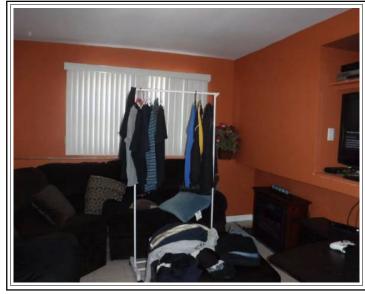


Dining Room



Half Bath

Bath being prepped for painting.



Bedroom



Basement Unfinished Area

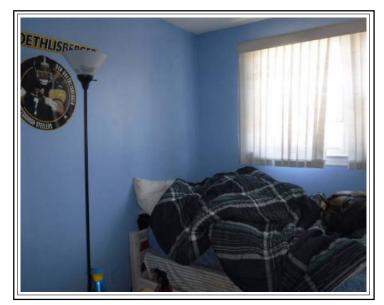
Laundry

Case 15-31325-RG Doc 59 File 158/96/160Tentered 08/30/16 16:45:47 Desc Main

Borrower: Douglas Paladino Document Page 29 of 43 File No.:

Property Address: 19 Cedar Drive Case No.: Property Address: 19 Cedar Drive City: Rochelle Park Zip: 07662 State: NJ

Lender: RoundPoint Financial Group, Inc.







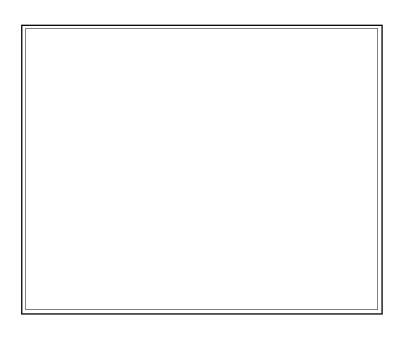
Full Bathroom



Bedroom



Bedroom





Basement Unfinished Area

Utility Area

Case 15-31325-RG 4944948AFtifeBR99756/16PH2FteAeD68/36M6 16:45:47 Desc Main ouglas Paladino Document Page 30 of 43 File No.: Borrower: Douglas Paladino Property Address: 19 Cedar Drive Case No.: State: NJ Zip: 07662 City: Rochelle Park Lender: RoundPoint Financial Group, Inc.



COMPARABLE SALE #1

44 Cedar Drive Rochelle Park, NJ 07662 Sale Date: s04/16;c02/16 Sale Price: \$ 307,000



COMPARABLE SALE #2

7 Schlosser Drive Rochelle Park, NJ 07662 Sale Date: s12/15;c10/15 Sale Price: \$ 335,000



COMPARABLE SALE #3

40 South Drive Rochelle Park, NJ 07662 Sale Date: s12/15;c10/15 Sale Price: \$ 300,000

Case 15-31325-RG 4944948AFtifeBR99756/16PH2TreAeD68/36M6 16:45:47 Desc Main ouglas Paladino Document Page 31 of 43 File No.: Borrower: Douglas Paladino Property Address: 19 Cedar Drive Case No.: State: NJ Zip: 07662 City: Rochelle Park Lender: RoundPoint Financial Group, Inc.



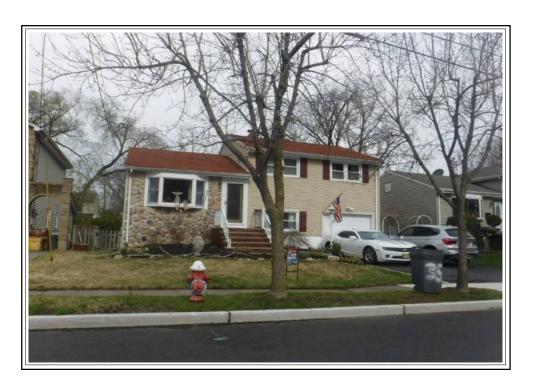
COMPARABLE SALE #4

45 Berdan Street Rochelle Park, NJ 07662 Sale Date: s07/15;c07/15 Sale Price: \$ 315,000



COMPARABLE SALE #5

2 Eldorado Court Rochelle Park, NJ 07662 Sale Date: c03/16 Sale Price: \$ 345,000



COMPARABLE SALE #6

25 Cedar Drive Rochelle Park, NJ 07662 Sale Date: Active Sale Price: \$ 349,000

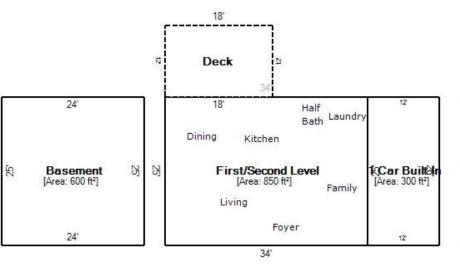
Case 15-31325-RG Doc 59 Filed 08/30/16 Entered 08/30/16 16:45:47 Desc Main Document Page 32 of 43 FLOORPLAN SKETCH

Borrower: Douglas Paladino
Property Address: 19 Cedar Drive
City: Rochelle Park
Lender: RoundPoint Financial Group, Inc.

File No.:
Case No.:

Zip: 07662

Sketch





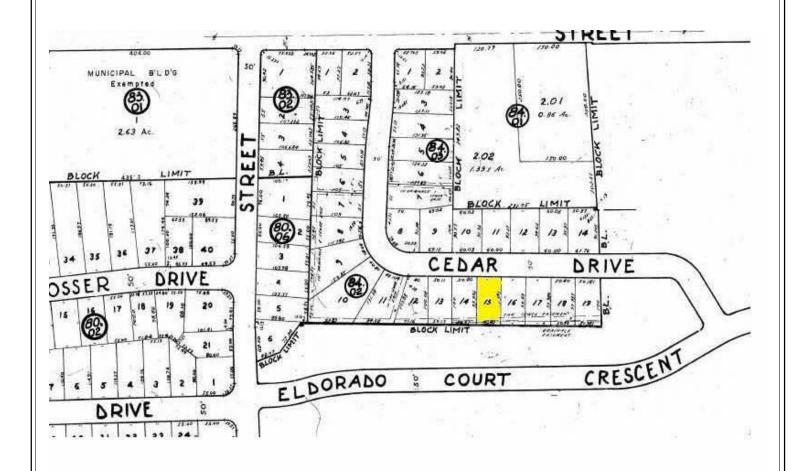
14 ft

Living Area	Area Cal	culation			
First/Second Level	850 ft ² First/Sec	ond Level		X	1.00 = 850 ft
Third Level	625 ft²	25' x	34' x	1.00 =	850 ft
Nonliving Area	Third Le	vel	10000000	X	1.00 = 625 ft
1 Car Built-In	300 ft²	25' x	25" x	1.00 =	625 ft
Basement	600 ft²				
Deck	216 ft²				
Total Living Area (rounded):	1475 ft ²				

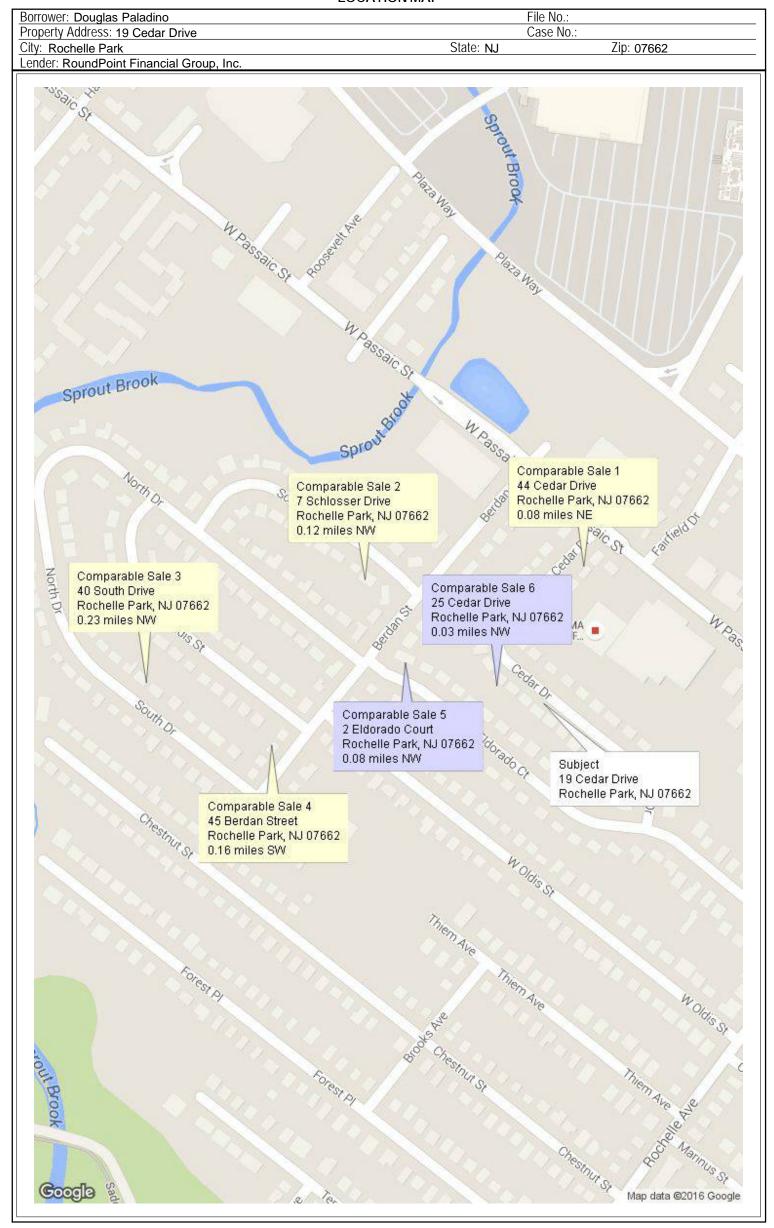
Case 15-31325-RG Doc 59 Filed 08/30/16 Entered 08/30/16 16:45:47 Desc Main Document Page 33 of 43 PLAT MAP

Borrower: Douglas Paladino
Property Address: 19 Cedar Drive
City: Rochelle Park NJ
Lender: RoundPoint Financial Group, Inc.

File No.:
Case No.:
Zip: 07662



Case 15-31325-RG Doc 59 Filed 08/30/16 Entered 08/30/16 16:45:47 Desc Main Document Page 34 of 43 LOCATION MAP



Case 15-31325-RG Doc 59 Filed 08/30/16 Entered 08/30/16 16:45:47 Desc Main Document Page 35 of 43 FLOOD MAP

Borrower: Douglas PaladinoFile No.:Property Address: 19 Cedar DriveCase No.:City: Rochelle Park NJState:Zip: 07662

Subject 19 Cedar Dr Rochelle Park, NJ 07662

FLOOD INFORMATION

Lender: RoundPoint Financial Group, Inc.

Community: TOWNSHIP OF ROCHELLE PARK
Property is in a FEMA Special Flood Hazard Area - High Risk

Map Number: 34003C0187G

Panel: 0187G Zone: AE

Map Date: 09-30-2005

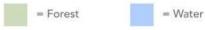
FIPS: 34003

Source: FEMA DFIRM

LEGEND



Road View:



Sky Flood™

No representations or warranties to any party concerning the content, accuracy or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose is implied or provided. Visual scaling factors differ between map layers and are separate from flood zone information at marker location.

No liability is accepted to any third party for any use or misuse of this flood map or its data.

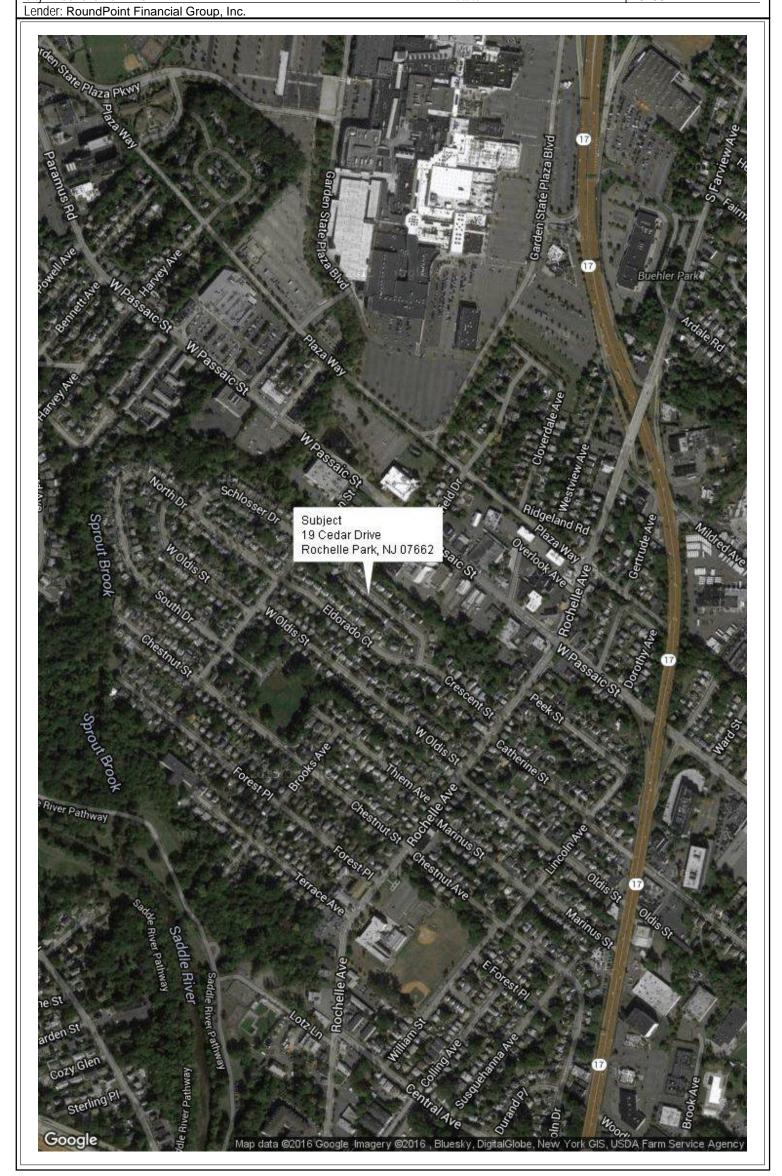
Case 15-31325-RG Doc 59 Filed 08/30/16 Entered 08/30/16 16:45:47 Desc Main Document Page 36 of 43

Borrower: Douglas Paladino
Property Address: 19 Cedar Drive
City: Rochelle Park NJ
Lender: RoundPoint Financial Group, Inc.

File No.:
Case No.:

Zip: 07662

Zip: 07662



Case 15-31325-RG Doc 59 Filed 08/30/16 Entered 08/30/16 16:45:47 Desc Main Document Page 37 of 43

Borrower: Douglas Paladino	File I	No.:
Property Address: 19 Cedar Drive	Case	e No.:
City: Rochelle Park NJ	State:	Zip: 07662
Lender: RoundPoint Financial Group, Inc.		

BACKGROUND AND MULTIPLE SECURITY FEATURES. PLEASE VERIFY AUTHENTICITY

State Of New Jersey New Jersey Office of the Attorney General **Division of Consumer Affairs**

> THIS IS TO CERTIFY THAT THE Real Estate Appraisers Board

HAS CERTIFIED

Kathleen Loughran Loughran Appraisals, LLC Tosi Law 145 N. Franklin Turnpike Ramsey, NJ 07446 FOR PRACTICE IN NEW JERSEY AS A(N): Cort Residential Appraiser

11/04/2015 TO 12/31/2017 VALID

42RC00246800 LICENSE/REGISTRATION/CERTIFICATION #

ACTING DIRECTOR

Case 15-31325-RG Doc 59 Filed 08/30/16 Entered 08/30/16 16:45:47 Desc Main Document Page 38 of 43

Borrower: Douglas Paladino	File	No.:
Property Address: 19 Cedar Drive	Case	e No.:
City: Rochelle Park NJ	State:	Zip: 07662
Lender: RoundPoint Financial Group, Inc.		





LIA Administrators & Insurance Services
APPRAISAL AND VALUATION
PROFESSIONAL LIABILITY INSURANCE POLICY

DECLARATIONS

ASPEN AMERICAN INSURANCE COMPANY

(A stock insurance company herein called the "Company") 175 Capitol Blvd. Suite 100 Rocky Hill, CT 06067

Date Issued	Policy Number	Previous Policy Number
02/18/2016	AAI005592-01	
0.000,000,000,000	75 TE MINERO 21 (427)	

THIS IS A CLAIMS MADE AND REPORTED POLICY. COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND THEN REPORTED TO THE COMPANY IN WRITING NO LATER THAN SIXTY (60) DAYS AFTER EXPIRATION OR TERMINATION OF THIS POLICY, OR DURING THE EXTENDED REPORTING PERIOD, IF APPLICABLE, FOR A WRONGFUL ACT COMMITTED ON OR AFTER THE RETROACTIVE DATE AND BEFORE THE END OF THE POLICY PERIOD. PLEASE READ THE POLICY CAREFULLY.

Item

- 1. Customer ID: 164420 Named Insured: LOUGHRAN APPRAISALS, LLC Kathleen Loughran 5 Navajo Ave. Ramsey, NJ 07446
 - Policy Period: From: 03/21/2016 To: 03/21/2017 12:01 A.M. Standard Time at the address stated in 1 above.
 - 3. Deductible: \$1,000 Each Claim
 - 4. Retroactive Date: 03/21/2011
 - 5. Inception Date: 03/21/2016
 - 6. Limits of Liability: A. \$1,000,000 Each Claim B. \$2,000,000 Aggregate
 - Mail all notices, including notice of Claim, to: LIA Administrators & Insurance Services 1600 Anacapa Street Santa Barbara, California 93101 (800) 334-0652; Fax: (805) 962-0652
 - 8. Annual Premium: \$1,284.00 + \$9.00 NJPLIGA Surcharge
 - Forms attached at issue: LIA002 (12/14) ASPCO002 0110 LIA NJ (11/14) LIA012 (12/14) LIA021 (10/14)

This Declarations Page, together with the completed and signed Policy Application including all attachments and exhibits thereto, a	nd
the Policy shall constitute the contract between the Named Insured and the Company.	

02/18/2016

Date

By Authorized Signature

LIA-001 (12/14)

Aspen American Insurance Company

Case 15-31325-RG Doc 59 Filled 108/30/16 16:45:47 Desc Main Document Page 39 of 43

File No.

	USPAP A	DDENDUM	File No.
Borrower: Douglas Paladino			
Property Address: 19 Cedar Drive			
City: Rochelle Park Lender: RoundPoint Financial Grou	County: Bergen	State: NJ	Zip Code: <u>07662</u>
rodinal olit i mandal Groc	р, шс.		
APPRAISAL AND REPORT IDEN			
This report was prepared under the			
X Appraisal Report	A written report prepared under Sta	andards Rule 2-2(a).	
Restricted Appraisal Report	A written report prepared under Sta	andards Rule 2-2(b).	
Reasonable Exposure Time			
My opinion of a reasonable exposure time	for the subject property at the marke	t value stated in this report is: 1 to 4	months.
Additional Certifications			
X I have performed NO services, as an period immediately preceding accepta		egarding the property that is the subje	ct of this report within the three-year
☐ I HAVE performed services, as an apperiod immediately preceding accepta			
,	January State Control of the Control		
Additional Comments			
APPRAISER:		SUPERVISORY APPRAISER (or	alv if required).
4/	۸	- 5. L. MOSKI MI I KAISEK (OI	
Signature: Xalle	X Co	Signaturo	
Name: Kathleen Loughran		•	
Date Signed: 04/24/2016		Date Signed:	
State Certification #: 42RC00246800 or State License #:			
or Other (describe):	State #:	State:	
State: NJ Expiration Date of Certification or License	 5: 12/31/2017	Expiration Date of Certification or Supervisory Appraiser inspection	License:
Expiration Date of Certification of License Fffective Date of Appraisal: 04/22/2016	;		or Subject Property:

🖊 Clear Capital°

Invoice Number:

Invoice Date: 04/25/2016 Due Date: 05/25/2016

Billed To: RoundPoint Financial Group, Inc. RoundPoint Financial Group, Inc. 5032 Parkway Plaza Blvd Charlotte, NC 28217 Phone: 1.877.426.8805

Payable To: ClearCapital.com, Inc. Tax ID: 68-0474135 P.O. Box 39000, Dept. 35176 San Francisco, CA 94139 Email: accounting@clearcapital.com Phone: 530.550.2500

Wire/ACH Information:
Bank Name: Umpqua Bank
Address: 500 Auburn Folsom Road
Auburn, CA 95603
Routing/ABA Number:
Account Name: ClearCapital.com, Inc
Account Number:

				Phone: 530.55	0.2500	Account Number:		
	Tracking 1	Loan Number	Trustor		Property		Price	Total
Ord	Order: 1002482477, Ordered on 03/29/2016 by FTP User (Order ID: 5112780: 1 Prop at \$425)							
1)	Bankruptcy		DOUGLAS	PALADINO	19 CEDAR DR ROCHELLE PARK	K NJ 07662	\$425.00	
''	Appraisal Form	n-1004						
						Orde	r Subtotal:	+ \$425.00
						State	Sales Tax:	\$0.00
						TOTA	L DUE:	\$425.00

DISTRIC	ED STATES BANKRUPTCY COURT CT OF NEW JERSEY in Compliance with D.N.J. LBR 9004-1(b)						
400 Fello Mt. Laur 856-813 Attorney	s for KINGSMEAD ASSET HOLDING TRUST . BANK TRUST NATIONAL ASSOCIATION	Case No: 15-31325 - RG					
LISA PA	ALADINO AS G. PALADINO A/K/A DOUGLAS	Hearing Date: Judge: ROSEMARY GAMBARDELLA Chapter: 13					
	CERTIFICATION OF SERV	ICE					
1.	I, Kimberly Wilson:						
	represent the in th	e above-captioned matter.					
		UST C/O U.S. BANK TRUST ned matter.					
	am the in the above case	and am representing myself.					
2.	On August 30, 2016 I sent a copy of the following the parties listed below:	g pleadings and/or documents to					
	Objection to Plan						
3.	3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.						
Dated: A		perly Wilson perly Wilson					

Case 15-31325-RG Doc 59 Filed 08/30/16 Entered 08/30/16 16:45:47 Desc Main Document Page 42 of 43

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Burea	rary ware case	Hand-delivered
		⊠ Regular mail
LISA PALADINO		Certified mail/RR
19 CEDAR DRIVE ROCHELLE PARK, NJ 07662-3201	Debtor	E-mail
		☐ Notice of Electronic Filing (NEF)
		Other(as authorized by the court *) Hand-delivered
		Regular mail
DOUGLAS PALADINO		Certified mail/RR
19 CEDAR DRIVE ROCHELLE PARK, NJ 07662-3201	Debtor	E-mail
		☐ Notice of Electronic Filing (NEF)
		Other (as authorized by the court *)
		Hand-delivered
		Regular mail
		Certified mail/RR
Christopher J. Balala, Esquire 1599 Hamburg Turnpike Wayne, NJ 07470	Debtor's Attorney	☐ E-mail
wayne, NJ 07470		
		Other(as authorized by the court *)
		(as authorized by the court *) Hand-delivered
MARIE-ANN GREENBERG, Trustee		Regular mail
30 TWO BRIDGES ROAD, SUITE 330	Trustee	Certified mail/RR
FAIRFIELD, NJ 07004		E-mail

Case 15-31325-RG Doc 59 Filed 08/30/16 Entered 08/30/16 16:45:47 Desc Main Document Page 43 of 43

	Notice of Electronic Filing (NEF)
	Other(as authorized by the court *)

^{*} May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.